

FIG.1

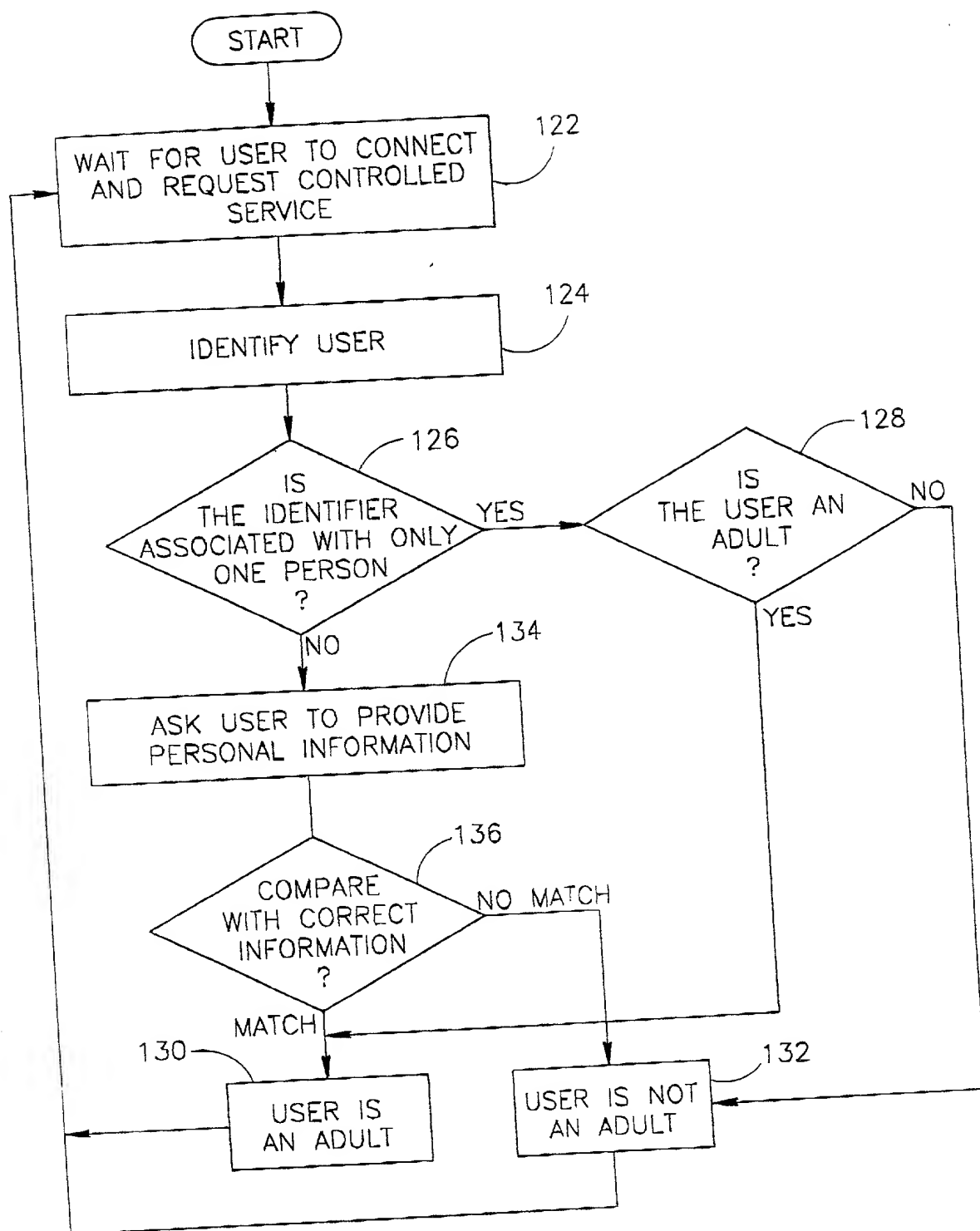


FIG.2

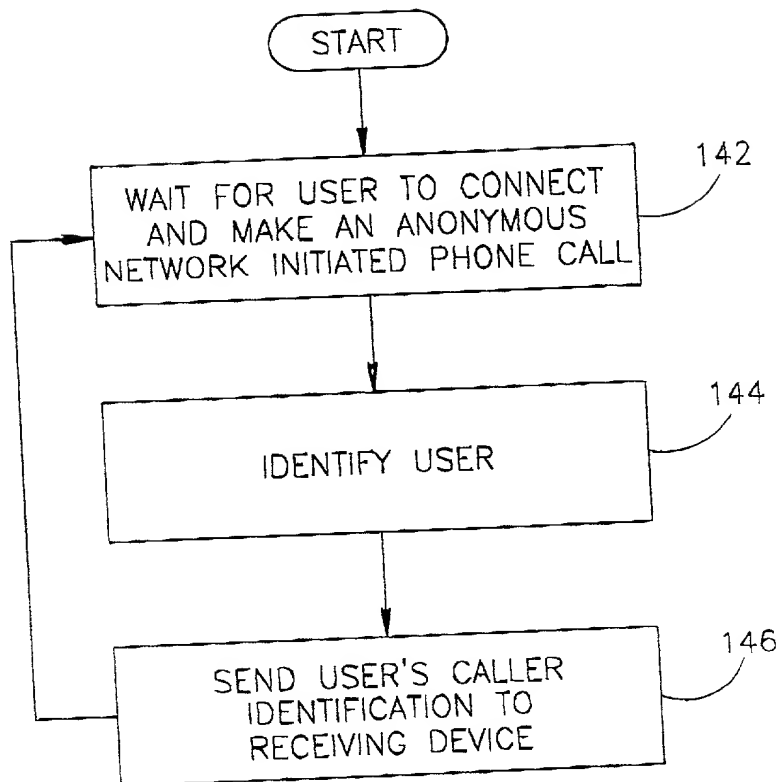


FIG.3

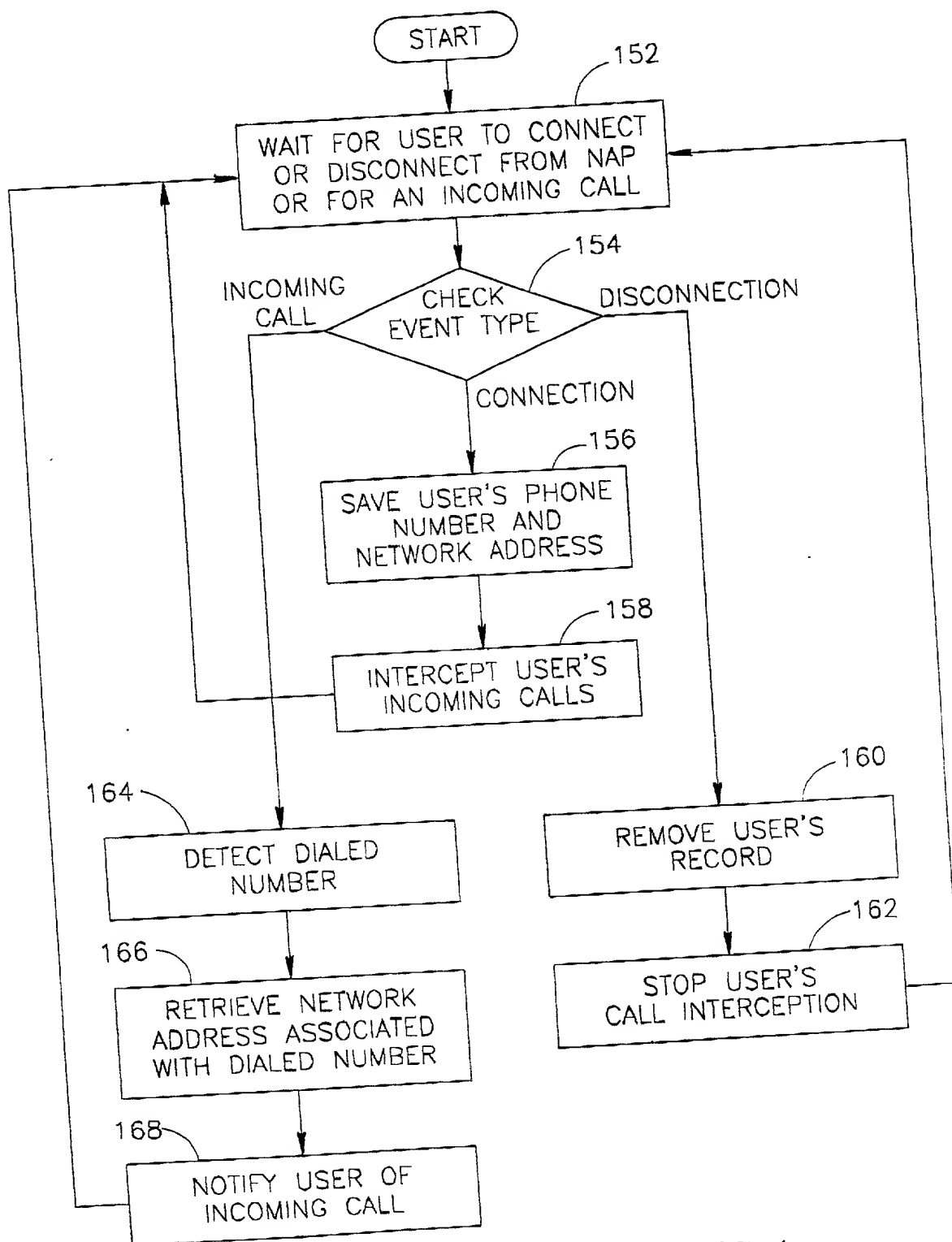


FIG. 4

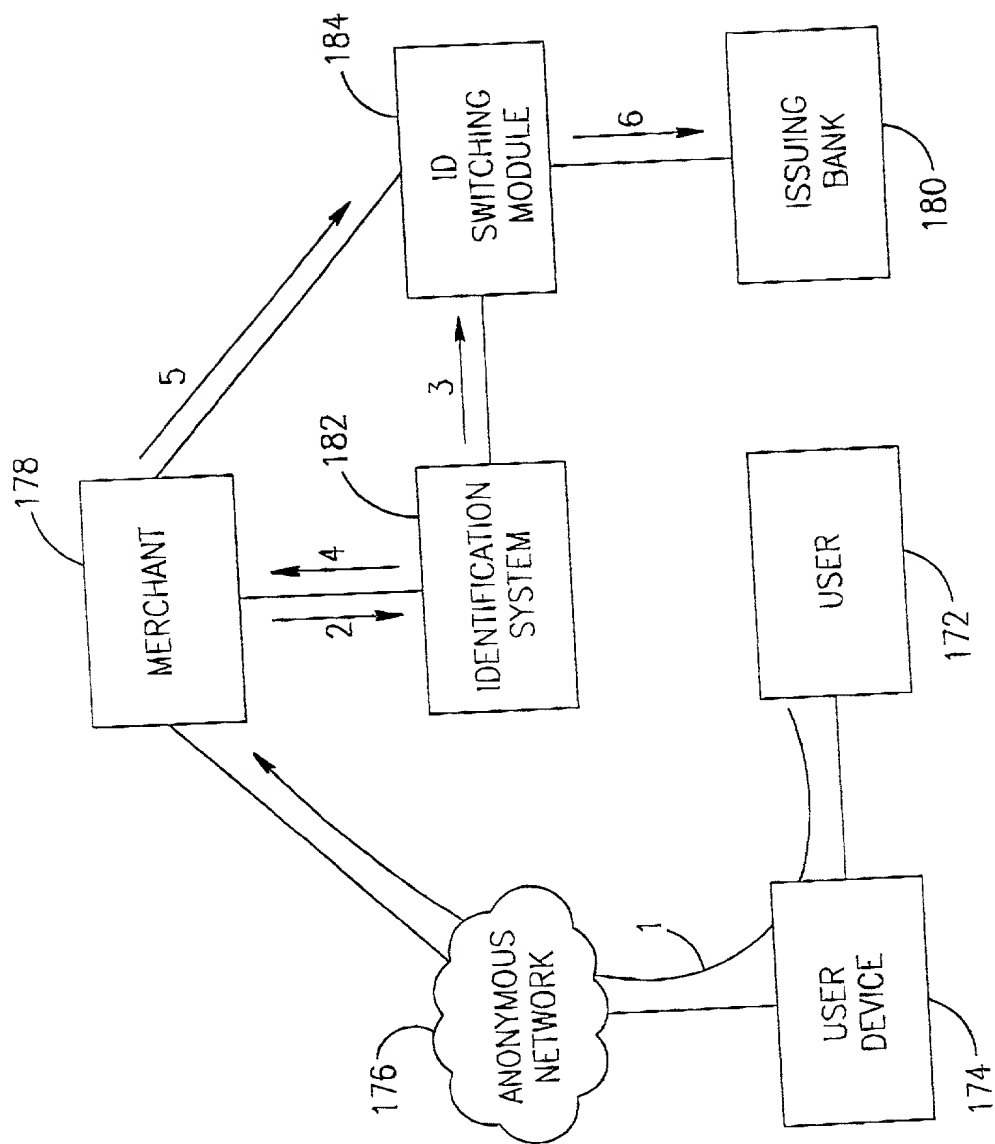


FIG. 5

| STAGE | SOURCE                   | DESTINATION              | MEDIUM                 | CONTENT                                     |
|-------|--------------------------|--------------------------|------------------------|---|
| 1     | USER                     | MERCHANT                 | INTERNET               | REQUEST<br>PRODUCT                          |
| 2     | MERCHANT                 | IDENTIFICATION<br>SYSTEM | SECURE<br>CONNECTION   | IDENTIFICATION<br>REQUEST                   |
| 3     | IDENTIFICATION<br>SYSTEM | ID SWITCHING<br>MODULE   | SECURE<br>CONNECTION   | USER ID + CREDIT<br>CARD NUMBER             |
| 4     | IDENTIFICATION<br>SYSTEM | MERCHANT                 | SECURE<br>CONNECTION   | USER ID                                     |
| 5     | MERCHANT                 | ID SWITCHING<br>MODULE   | INTERCHANGE<br>NETWORK | TRANSACTION DETAILS<br>+ USER ID            |
| 6     | ID SWITCHING<br>MODULE   | ISSUING<br>BANK          | INTERCHANGE<br>NETWORK | TRANSACTION DETAILS<br>+ CREDIT CARD NUMBER |

FIG.6

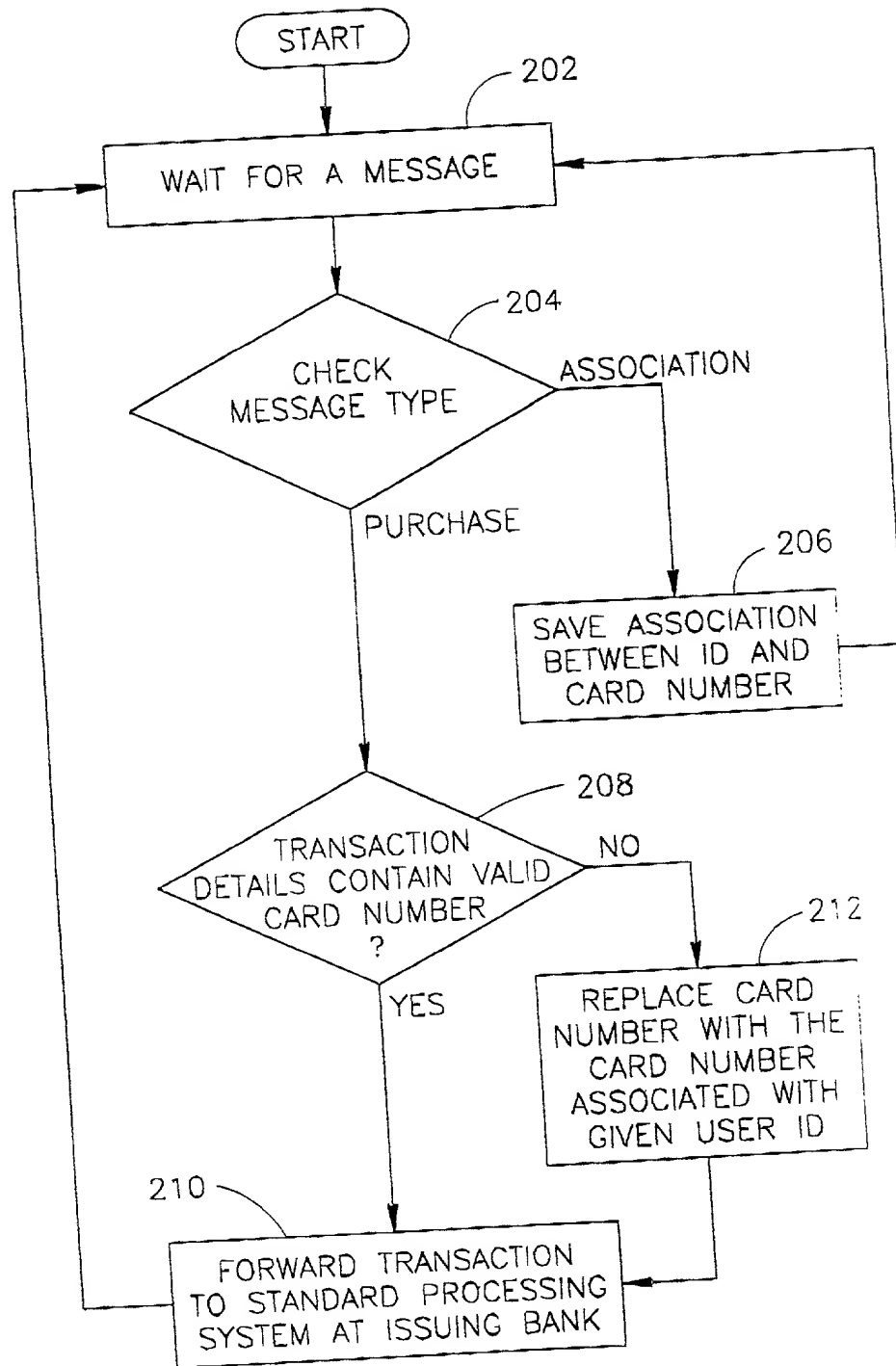


FIG. 7

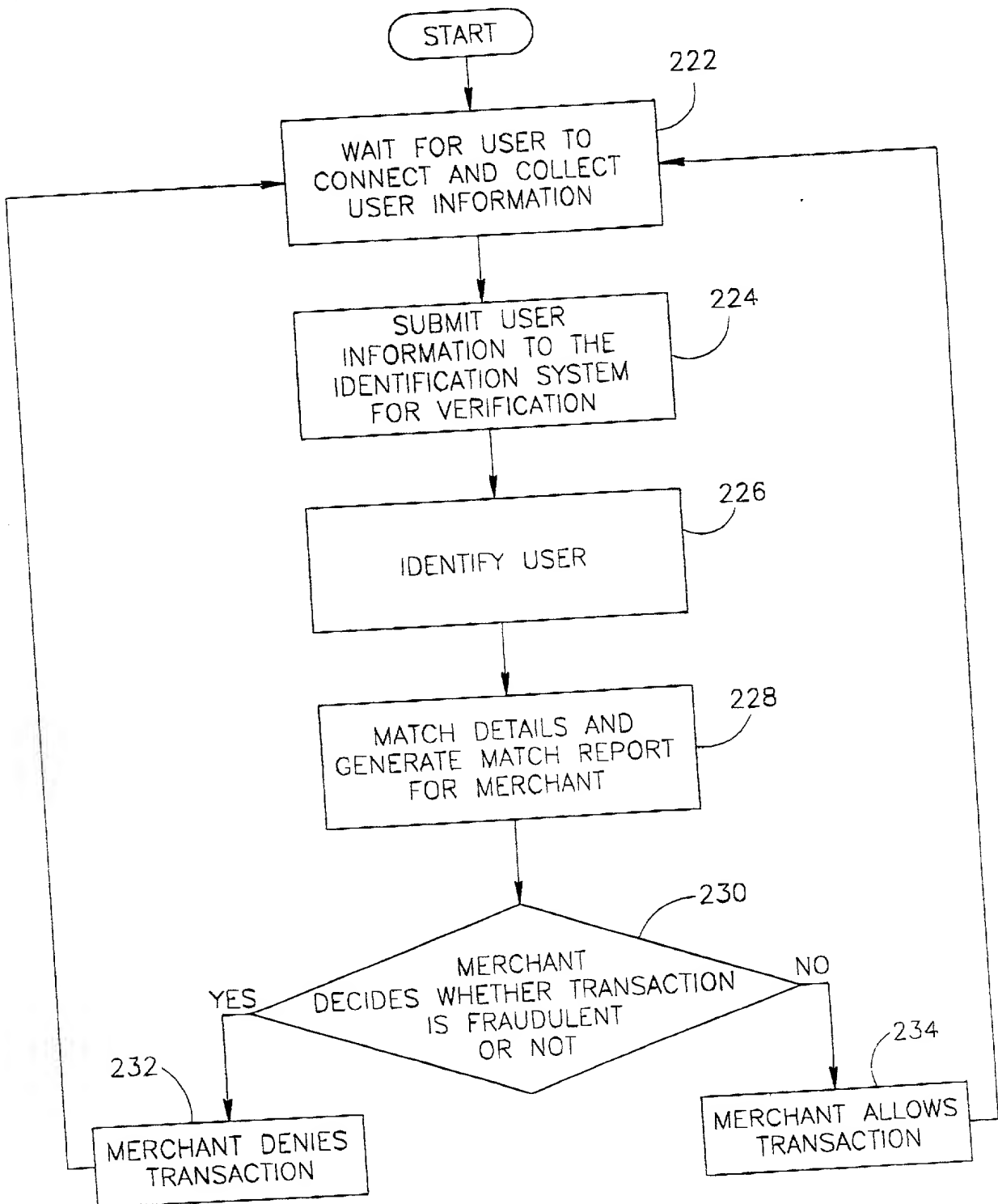


FIG. 8